

Janeese Lewis George
Councilmember Janeese Lewis George

A PROPOSED RESOLUTION

IN THE COUNCIL OF THE DISTRICT OF COLUMBIA

To declare the existence of an emergency with respect to the need to continue foreclosure protections for homeowners who applied for funding from the DC Homeowner Assistance Fund program before September 30, 2022 and whose application remains under review, pending approval, pending payment, or under appeal.

RESOLVED BY THE COUNCIL OF THE DISTRICT OF COLUMBIA, That this resolution may be cited as the “Foreclosure Moratorium and Homeowner Assistance Fund Coordination Emergency Declaration Resolution of 2022.”

Sec. 2. (a) There exists an immediate need to continue pandemic-related foreclosure moratorium for certain homeowners who applied for funding from the DC Homeowner Assistance Fund (“DC HAF”) program before September 30, 2022, and whose application remains under review, pending approval, pending payment, or under appeal, and to require regular application status updates be provided to those homeowners until their applications are resolved.

(b) The District received \$50 million in federal assistance through the American Rescue Plan Act to assist low- and moderate-income homeowners who experienced new or exacerbated financial hardships as a result of the pandemic and, in June, the Department of Housing and

36 Community Development (“DHCD”) opened applications for DC’s Homeowner Assistance
37 Fund program.

38 (c) Earlier in the summer, the Council extended the pandemic-related foreclosure
39 moratorium to align with the opening of the DC HAF program and required homeowners to
40 submit an application for DC HAF assistance to cure housing debts by September 30, 2022 in
41 order to remain eligible for foreclosure protections beyond that initial deadline.

42 (d) Nearly 1,000 DC HAF applications remain pending with DHCD at this time, and
43 review and payment processing steps are taking multiple months, on average.

44 (e) Extending the foreclosure moratorium protections previously guaranteed by the
45 Council to those homeowners who met the September 30, 2022 deadline for their DC HAF
46 applications will provide DHCD the time needed to make accurate determinations while
47 preventing unnecessary foreclosures and displacement of homeowners who fell on hard times
48 during the pandemic.

49 Sec. 3. The Council of the District of Columbia determines that the circumstances
50 enumerated in section 2 constitute emergency circumstances making it necessary that the
51 Foreclosure Moratorium and Homeowner Assistance Fund Coordination Emergency
52 Amendment Act of 2022 should be adopted after a single reading.

53 Sec. 4. This resolution shall take effect immediately.